

**TERMS AND CONDITIONS**  
**“GOOD HEALTH, GREAT WEALTH”**  
*(These Terms and Conditions take effect from 15/03/2021)*

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Customers are advised that participating in the Promotion program or accepting the promotional benefits offered by the program means that customer has read, understood and accepted these Terms and Conditions.

1. “Good Health, Great Wealth” (“**Promotion**”) is applied for all Eligible Cardholders being as customers at all branches and transaction offices of HSBC Bank (Vietnam) Ltd. (“**HSBC**”) in Ho Chi Minh City, Ha Noi, Da Nang, Binh Duong and takes effect from 15/03/2021 till end of day 31/05/2021 (“**Promotion Period**”).
2. This Promotion is applicable for customers who satisfy all the following conditions: (“**Eligible Customer**” hoặc “**Eligible Cardholder**” or “**Cardholder**”)
  - 2.1 Customer who are cardholders of HSBC Premier Platinum Visa Debit Card or HSBC Visa Debit Card (“**Eligible Cardholder**” or “**Cardholder**”) issued by HSBC Bank (Vietnam) Ltd. (“**HSBC**” or “**Bank**”) in Vietnam (These debit cards shall be referred as “**Debit Cards**” or “**Cards**”) with a total spend amount of VND 100,000,000 and above, during the Promotion Period i.e.15/03/2021 - 31/05/2021.
  - 2.2 Cardholders will not be eligible for this Promotion if his/her Debit Card is blocked due to any reason or the account is delinquent. Cardholders will have to activate their card incase it has not been activated in order to make purchases.
3. Details of the Promotion:
  - 3.1 Offer details:
    - i. **Offer 1:**
      - Eligible Cardholder has Eligible Transactions with the total spend amount from VND 100,000,000 to less than VND 200,000,000, receive 01 (one) e-code for a fee-free health check package at hospitals/clinics (“**Gift**”), details provided in clause 3.3 below.
      - In case of multiple qualifiers, customers will be selected based first spend first serve bases as recorded on HSBC systems.

ii. **Offer 2:**

- Eligible Cardholder has Eligible Transactions with the total spend amount from VND 200,000,000 or above and receive 02 (two) e-codes for a fee-free health check package at hospitals/clinics, details provided in clause 3.3 below.
- In case of multiple qualifiers, customers will be selected based first spend first serve bases as recorded on HSBC systems.
- Offer 2 shall not be applied in conjunction with Offer 1.
- Each Eligible Customer qualified for Offer 2, shall receive maximum 02 (two) e-codes.

iii. **Numbers of the Gifts:**

Offer	Total rewards available	Value of the Offer
Offer 1	126 e-codes for 126 Eligible Cardholders	In correspondence to the published and applied at each hospital/clinic
Offer 2	60 e-codes for 30 Eligible Cardholders	

3.2 Eligible transactions (“**Eligible Transactions**”):

- Are transactions made by HSBC debit card during the promotion period and recorded on HSBC system between 15/03/2021 and 31/05/2021.
- Eligible Transactions do not include debit card activation, transactions including but not limited to gambling, cash withdrawal at a branch counter, Automatic Teller Machine (ATM) or at POS or other withdrawals in any other forms,... ), credits into any e-wallet services, fee payment transaction for HSBC. Eligible Transactions do not include the transactions relating to alcohol, cigarette and other promotion-restricted products and do not include the transactions relating to alcohol for customers under 18 years old. The date and time of Eligible Transactions is taken based on HSBC systems.

3.3 Promotion conditions:

- All e-code(s) and PIN(s) will be sent to the customer’s registered email address with the Bank, no later than 30/06/2021. If Customers do not have an email address registered with the Bank, the Bank will send e-code(s) and PIN(s) to Customers’ registered phone number. For debit card which is opened under joint account, the e-code(s) and PIN(s) will be sent to the email address/phone number of the Cardholder. HSBC shall not be responsible if Customers registered email address or phone number is incorrect, out of date or missing.

- ii. Eligible Customer should make reservation through HSBC Concierge Health Care Line (+84) 28 3824 0503 prior to using the offer. Eligible Customer should provide the e-code and PIN to the Call Center following when making the reservation.
- iii. The expiry date of Gift is 31/10/2021.
- iv. Gift covers hospitals/clinics listed below:

(The list of hospitals/clinics can be changed from time to time and changes, if any, will be published on HSBC website at [www.hsbc.com.vn](http://www.hsbc.com.vn))

  - Vinmec International Hospital at:
    - HN: Times City, 458 Minh Khai, Hai Ba Trung District, Hanoi
    - HN: Royal City, 1/F, R2 Tower, Royal City, 72A Nguyen Trai, Thanh Xuan, Hanoi
    - HCMC: Central Park, 208 Nguyen Huu Canh, Binh Thanh, Ho Chi Minh City
    - HCMC: No. 2 – 2 Bis Tran Cao Van Street, District 1, Ho Chi Minh City
    - Da Nang: 30/4 Street, Residential Area 4, Nguyen Tri Phuong Street, Hoa Cuong Bac Ward, Hai Chau District, Da Nang
  - Viet-Phap International Hospital Hanoi (01 Phuong Mai Street, Dong Da District, Hanoi)
  - American International Hospital (199 Nguyen Hoang, An Phu, District 2, Ho Chi Minh City)
  - Raffle Medical Clinics
    - HN: Dang Thai Mai, Tay Ho, Ha Noi
    - HCM: 167A Nam Ky Khoi Nghia, District 3, Hochiminh City
- v. Each e-code is entitles one (01) person with one (01) complimentary health check-up (“**Health Check Package**”) as described in Appendix below.
- vi. Health Check Package is applied for all weekdays and weekends. For check-up requests on public holidays, an additional charge shall be applied which shall be borne by the Cardholders.
- vii. Check-up appointment should be made at least one (01) week in advance from 8AM to 4PM. Any booking requestes under one (01) week will be subject to availability of resources.
- viii. Acceptance/change of health check apointment is at the discretion of the hospital and is subject to the availability.
- ix. In case one or more items in the program is/are not taken (either as recommended by the examining doctor or requested by the patient), no refund will be applicable.

- x. Cancellation/Amendment must be done at least 6hrs prior to health check time.  
Cancellation made under 6hrs prior to the health check time shall be subject to the policy of the participating hospitals. Notice: No show shall be counted as completed.
  - xi. Eligible Cardholders should protect the e-code(s) and PIN(s) to prevent loss or thief.  
HSBC shall not be responsible if Customers misplaces details of the e-code(s) and PIN(s).
  - xii. Any concern or issues in regard to the of hospitals/clinics' service should be directly taken up with the hospital/clinic .
- 3.4 The Gift cannot be replaced with any other product or exchanged for cash.
  - 3.5 Cancelled, fraudulent and/or disputed and/or returned/refunded transactions within the Promotion Period will be excluded from the total number of the Eligible Transaction.
  - 3.6 Eligible transactions are transactions made by both main cardholders and supplementary cardholders; however, the rewards will be sent to the main cardholder.
  - 3.7 HSBC reserves the right to request for valid documents and clarification from cardholders regarding transaction content, address of the point of sales, as well as financial invoices in order to prove that it is an Eligible Transaction. HSBC also reserves the right to contact merchants to verify any suspicious or ineligible transactions. If customer refuses to fulfil HSBC's request, or should HSBC find that the transactions do not adhere to what is defined as Eligible Transaction, then HSBC shall not count these transactions in the total transactions to be considered for the offers.
  - 3.8 Eligible Cardholders are excluded from receiving the reward if the Eligible Cardholders refuse or return or are in the process of closing their Debit Card before/on the date of Promotion result announcement.
  - 3.9 HSBC will consider the transaction date and posted date as recorded by HSBC's system and shown on statements of cardholders to define the Eligible Transactions.. Notice: The SMS notification about the transaction completion does not mean that the transactions is posted in HSBC system.
- 4. Full details of this Promotion shall be announced on HSBC's website ([www.hsbc.com.vn](http://www.hsbc.com.vn)).
  - 5. Other matters relate to Promotion, please contact HSBC for resolution by one of the ways below:
    - i. Personal Banking (from 8AM to 10PM everyday):
      - (84 28) 37 247 247 (the South)
      - (84 24) 62 707 707 (the North)
    - ii. Premier (24/7): (84 28) 37 247 666
  - 6. In case of any dispute arising out of or in connection with this Promotion, HSBC shall resolve disputes in co-operation with customers. If the parties fail to reach agreement, disputes shall be resolved at the competent courts in accordance with Vietnamese laws.

7. These Terms and Conditions are applied in conjunction with the General Terms and Conditions, and HSBC Debit Card Terms and Conditions.
8. These Terms and Conditions are subject to changes at any time as HSBC may deem fit. Changes (if any) shall be notified or registered in accordance with the relevant laws and updated on HSBC's website prior to application.
9. These Terms and Conditions have been written in both Vietnamese and English. The Vietnamese version shall prevail in case of discrepancies and/or inconsistencies.

## Appendix

### Health Check Packages – Details

#### 1. Health Check Package for Female

No	Examination	Description	Vinmec	Raffles	HFH	AIH
<b>I</b>	<b>Consultation</b>					
1	HC_General Internal Medicine Examination	<i>Offering assessment of risk factors and lifestyle, clinical examination and conclusion of examination package</i>	x	x	x	x
2	HC_Vital signs measurement	<i>Assessing height, weight, blood pressure</i>	x	x	x	x
3	HC_Ophthalmology consultation	<i>Checking and detecting eye abnormalities.</i>	x	x	x	x
4	HC_Dental consultation	<i>Checking and detecting oral and dental abnormalities.</i>	x	x	x	x
5	HC_Ear, nose and throat examination	<i>Examining and detecting ENT abnormalities</i>	x	x	x	x
6	Gynecological exam	<i>Assessing risk factors, examining breasts - pelvic area to screen cervical – pelvic cancer.</i>	x	x	x	x
7	Medical history (Personal/ Family)			x		x
8	Immunization program review with recommendations			x		
<b>II</b>	<b>Subclinical Test</b>					
9	Complete blood count	<i>Assessing anemia status, inflammatory response of the body, the status of platelets and white blood cells</i>	x	x	x	x
10	Cholesterol	<i>Checking the status of blood lipid metabolism to prevent high cholesterol</i>	x	x	x	x
11	Triglycerid		x	x	x	x
12	HDL-C (High density lipoprotein Cholesterol)		x	x	x	x
13	LDL - C (Low density lipoprotein Cholesterol)		x	x	x	x
14	AST (GOT)		x	x	x	x

15	ALT (GPT)	<i>Assessing the degree of damage of hepatocellular membrane, intrahepatic bile duct epithelium</i>	x	x	x	x
16	GGT (Gama Glutamyl Transferase)		x	x		
17	HBsAg (Unicel Dxl 800)	<i>Checking hepatitis B virus infection.</i>		x		
18	Anti-HBs (Unicel Dxl 800)	<i>Checking antibodies to hepatitis B virus surface antigen</i>		x		
19	FT4 (Free Thyroxine)	<i>Increase significantly in hyperthyroidism, low in hypothyroidism. Should be combined with FT3, Ft4 and other indicators to evaluate thyroid functions.</i>		x		
20	TSH (Thyroid Stimulating hormone)			x		
21	FT3 (Free Triiodothyronine)			x		
22	Creatinin	<i>Assessing glomerular filtration function, which helps to measure degrees of renal failure. Early diagnosing renal dysfunction at mild ~ moderate levels.</i>	x	x		x
23	Ure		x	x		
24	Axit uric	<i>Assessing blood uric acid level, related to gout.</i>	x	x		
25	Glucose	<i>Assessing the status of sugar metabolism, diagnosing diabetes, disorders of blood sugar tolerance.</i>	x	x	x	x
26	HbA1c	<i>Assessing the status of sugar metabolism, diagnosing diabetes, disorders of blood sugar tolerance.</i>		x		
27	Bacterial staining (vagina)	<i>Having preliminary significance in detecting pathogenic bacteria, (non-pathogenic) intravaginal bacteria.</i>	x	x		x
28	Urinalysis	<i>Providing preliminary assessment served for diagnosis of diseases such as urinary tract infection, suggestion of glomerular damage.</i>	x	x	x	
29	PAP Smear with Liquid Prep	<i>Cervical cancer screening (detection of abnormal cervical cell)</i>	x	x	x	x
30	CEA	<i>Marker of colon cancer</i>				
III	<b>Diagnostic image</b>					
31	Chest X-ray (PA)	<i>A PA chest X-ray is an initial imaging exploration valuable in assesssing lung diseases.</i>	x	x	x	x
32	(General) Abdominal Ultrasound	<i>Checking to detect abnormal shape of abdominal organs, detecting abdominal diseases such as liver, gall bladder, pancreas, spleen and kidney diseases, thereby contributing to the</i>	x	x	x	x
33	Transabdominal ultrasound of uterus and ovaries		x			

		<i>detection of cancers of internal organs.</i>				
34	Thyroid ultrasound	<i>Evaluating image of thyroid anatomy: size, density, thyroid nodules, thyroid cysts.</i>		x		
35	ECG	<i>Exploring electrical activity of the heart, thereby providing information on: Arrhythmia or cardiac conduction disease, Images suggestive of left ventricular hypertrophy, Image suggestive of myocardial ischemia</i>	x	x		x
36	Breast ultrasound on both sides	<i>Evaluation of mammary glands: Abnormal density of the breast, follicles, fibrosis, lymph nodes</i>	x			



## 2. Health Check Package for Male

No	Examination	Description	Vinmec	Raffles	HFH	AIH
<b>I</b>	<b>Consultation</b>					
1	HC_General Internal Medicine Examination	<i>Offering assessment of risk factors and lifestyle, clinical examination and conclusion of examination package</i>	x	x	x	x
2	HC_Vital signs measurement	<i>Assessing height, weight, blood pressure</i>	x	x	x	x
3	HC_Ophthalmology consultation	<i>Checking and detecting eye abnormalities.</i>	x	x	x	x
4	HC_Dental consultation	<i>Checking and detecting oral and dental abnormalities.</i>	x	x	x	x
5	HC_Ear, nose and throat examination	<i>Examining and detecting ENT abnormalities</i>	x	x	x	x
7	Medical history (Personal/ Family)			x		x
8	Immunization program review with recommendations			x		
<b>II</b>	<b>Subclinical Test</b>					
9	Complete blood count	<i>Assessing anemia status, inflammatory response of the body, the status of platelets and white blood cells</i>	x	x	x	x
10	Cholesterol	<i>Checking the status of blood lipid metabolism to prevent high cholesterol</i>	x	x	x	x
11	Triglycerid		x	x	x	x
12	HDL-C (High density lipoprotein Cholesterol)		x	x	x	x
13	LDL - C (Low density lipoprotein Cholesterol)		x	x	x	x
14	AST (GOT)	<i>Assessing the degree of damage of hepatocellular membrane, intrahepatic bile duct epithelium</i>	x	x	x	x
15	ALT (GPT)		x	x	x	x
16	GGT / Gamma Glutamyl Transferase		x	x		x
17	HBsAg (Unicel Dxl 800)	<i>Checking hepatitis B virus infection.</i>		x		
18	Anti-HBs (Unicel Dxl 800)			x		

19	FT4 / Free Thyroxine	Checking antibodies to hepatitis B virus surface antigen		x		
20	TSH / Thyroid-Stimulating Hormon	Test for thyroid functions. Increase significantly in hyperthyroidism, low in hypothyroidism. Should be combined with FT3, Ft4 and other indicators to evaluate thyroid functions		x		
21	FT3 /Free Triiodothyronine			x		
22	Creatinine (Blood)	Assessing glomerular filtration function, which helps to measure degrees of renal failure. Early diagnosing renal dysfunction at mild ~ moderate levels.	x	x	x	x
23	Ure (Blood)		x	x		
24	Uric acid	Assessing blood uric acid level, related to gout.	x	x		x
25	Glucose	Assessing the status of sugar metabolism, diagnosing diabetes, disorders of blood sugar tolerance.	x	x	x	x
26	Hb A1C / Hemoglobin A1c	Assessing the status of sugar metabolism, diagnosing diabetes, disorders of blood sugar tolerance.		x		
27	Total prostate-Specific Antigen	Marker of prostate cancer		x	x	
28	Urinalysis	Providing preliminary assessment served for diagnosis of diseases such as urinary tract infection, suggestion of glomerular damage.	x	x	x	x
29	CEA	Marker of colon cancer				
III	<b>Diagnostic image</b>					
30	Chest X-ray (PA)	A PA chest X-ray is an initial imaging exploration valuable in assessing lung diseases.	x	x	x	x
31	(General) Abdominal Ultrasound	Checking to detect abnormal shape of abdominal organs, detecting abdominal diseases such as liver, gall bladder, pancreas, spleen and kidney diseases, thereby contributing to the detection of cancers of internal organs.	x	x	x	x
32	Transabdominal ultrasound of prostate		x			
34	ECG	Exploring electrical activity of the heart, thereby providing information on: Arrhythmia or cardiac conduction disease, Images suggestive of left ventricular hypertrophy, Image suggestive of myocardial ischemia	x	x		x